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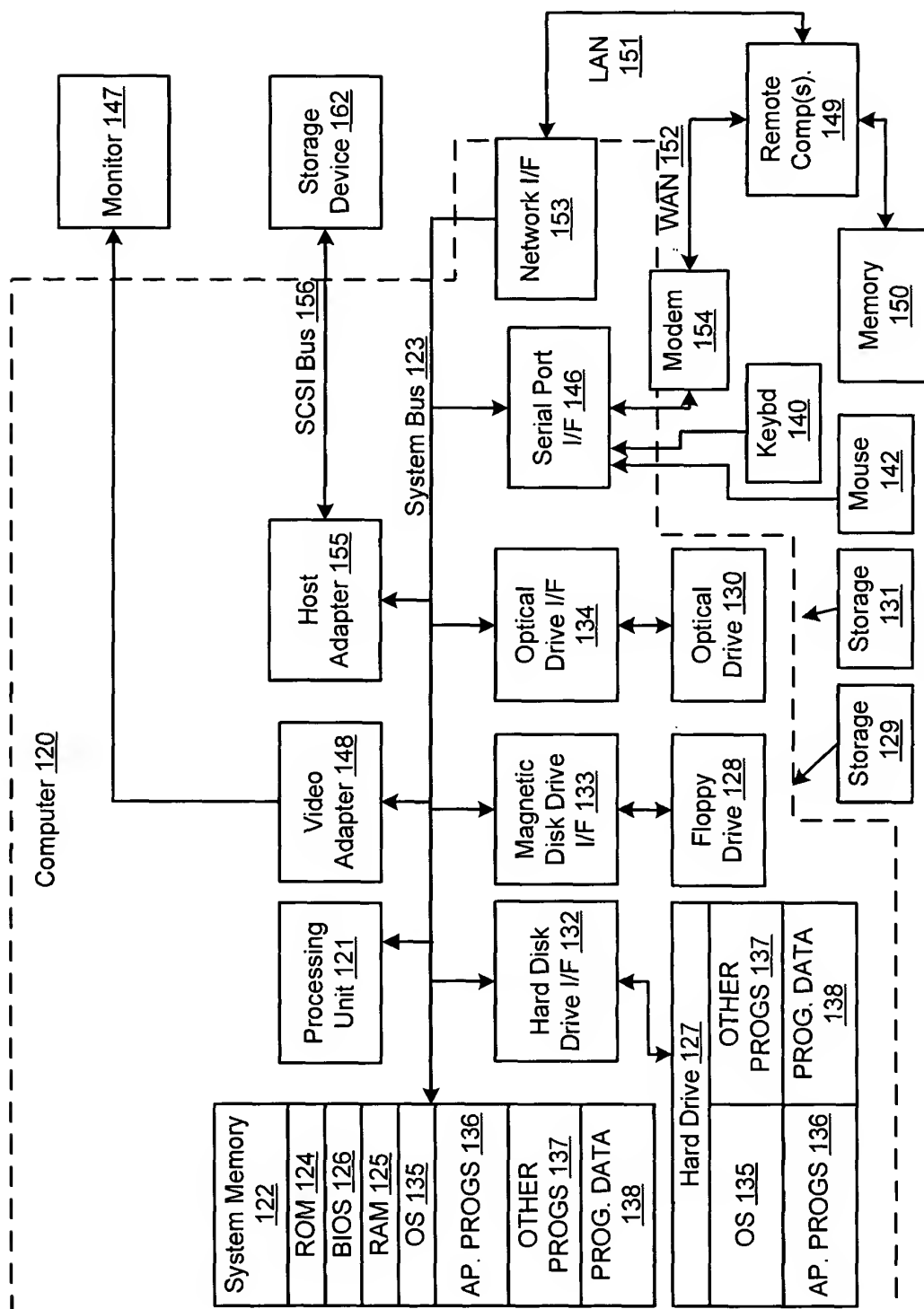
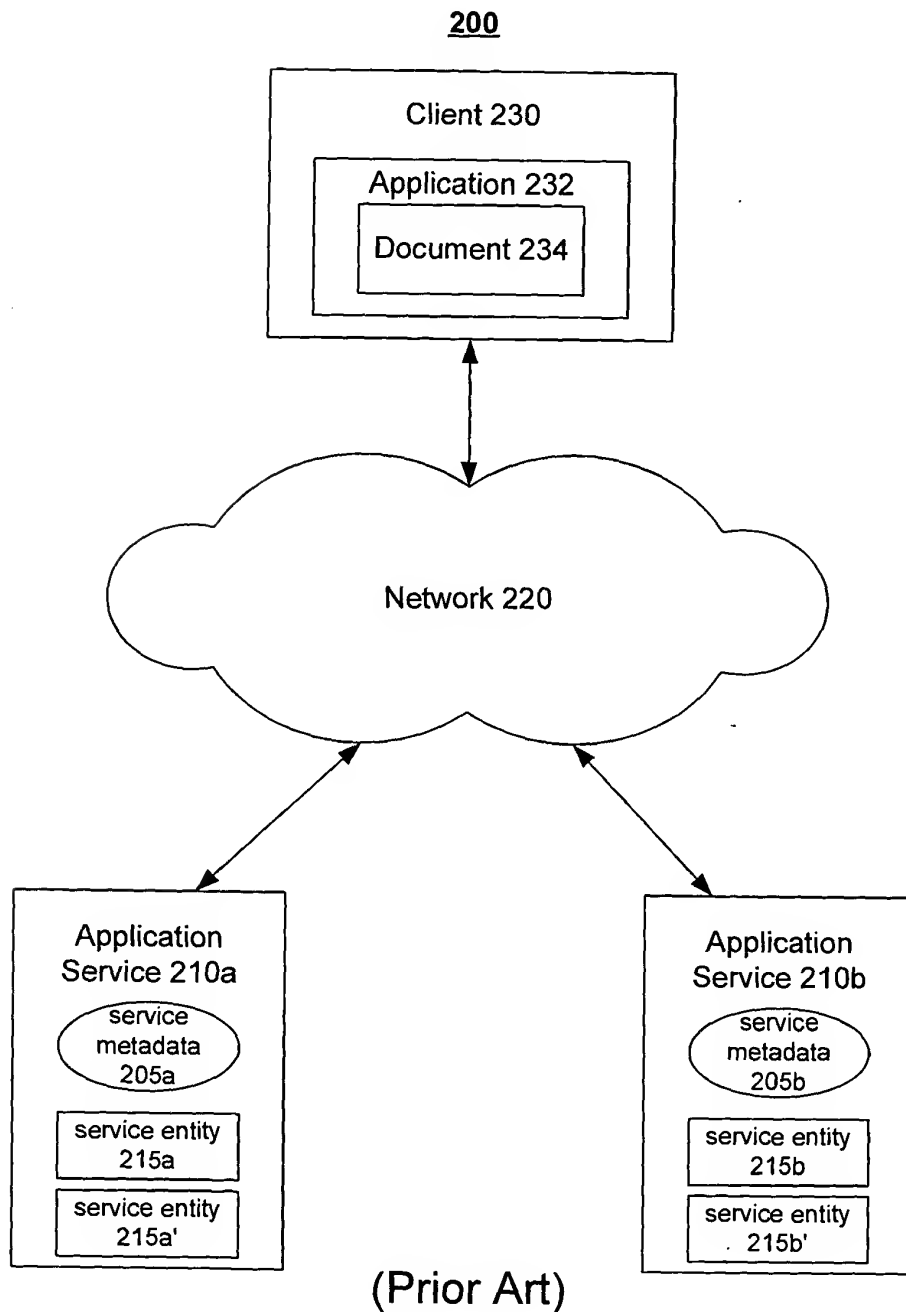


Fig. 1

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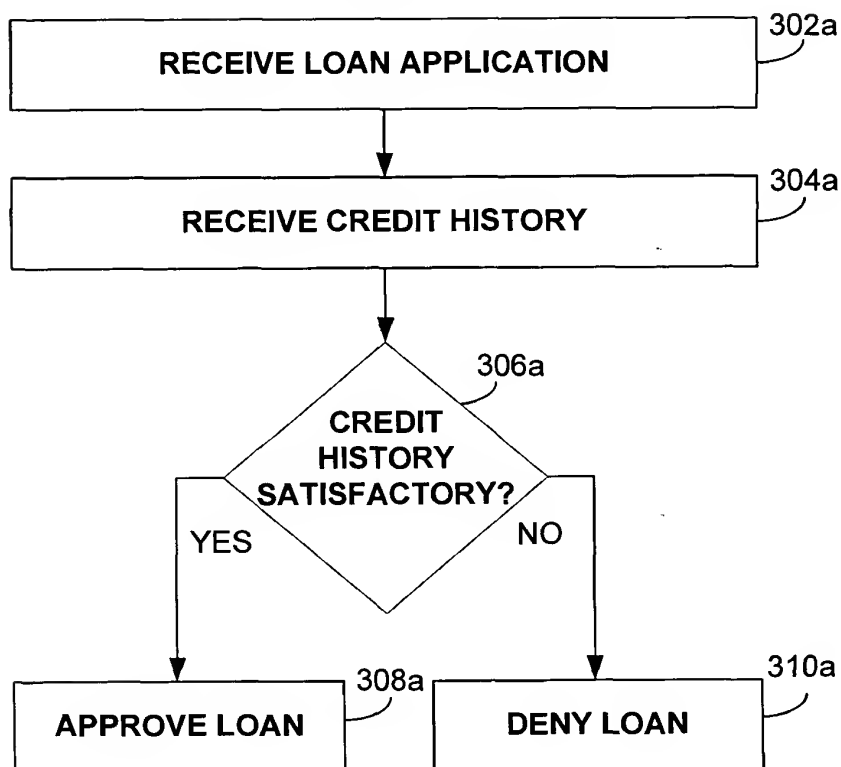
**Fig. 2**



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**Fig. 3a**

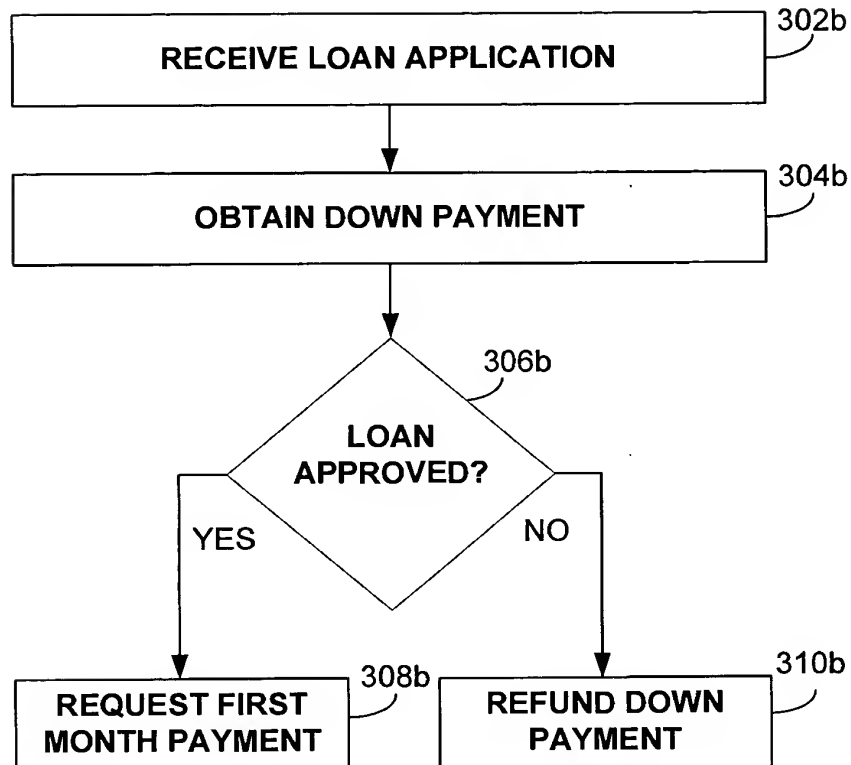
**300a**



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**Fig. 3b**

**300b**



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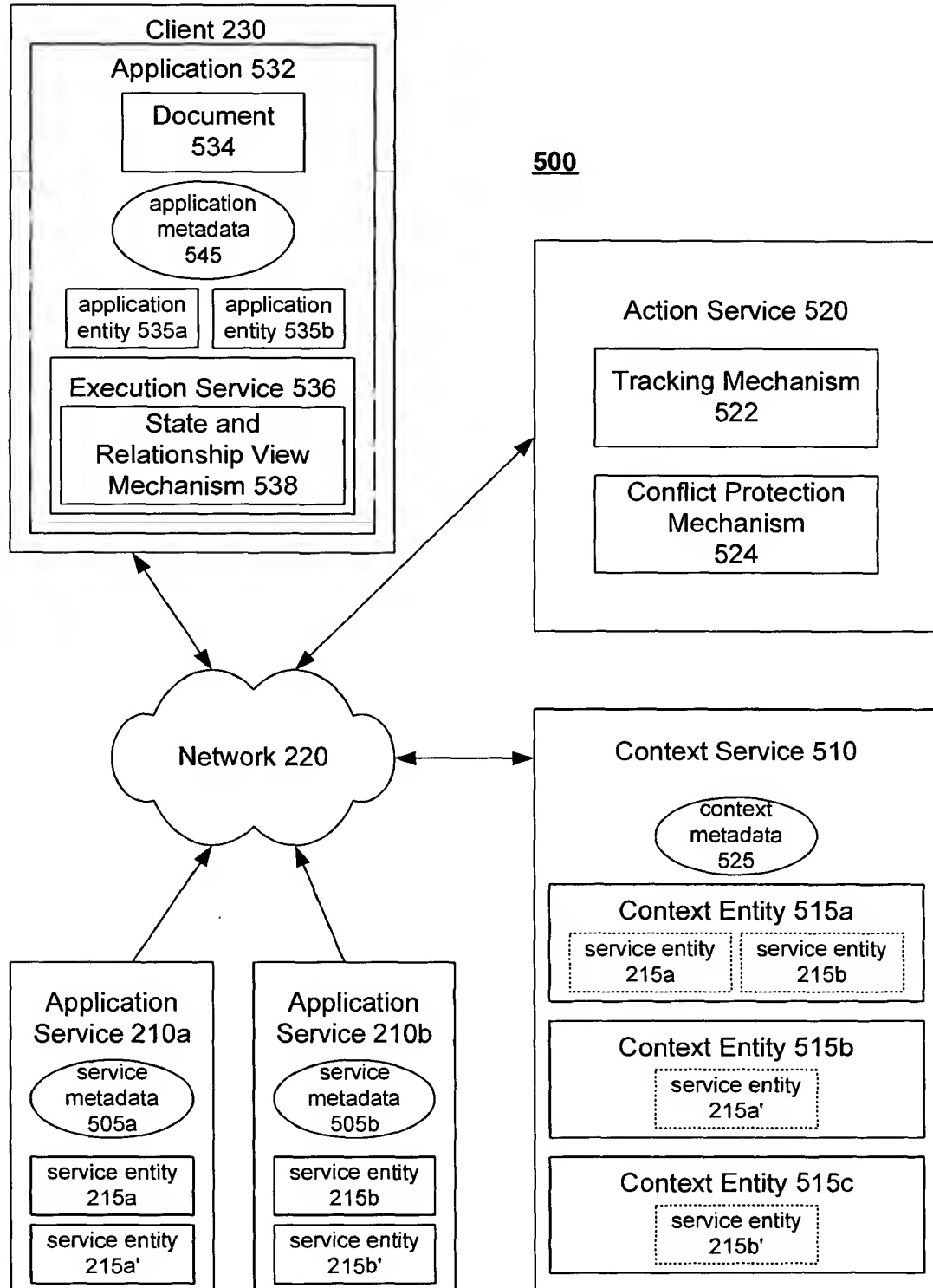
## Fig. 4

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John Smith has missed a credit card payment

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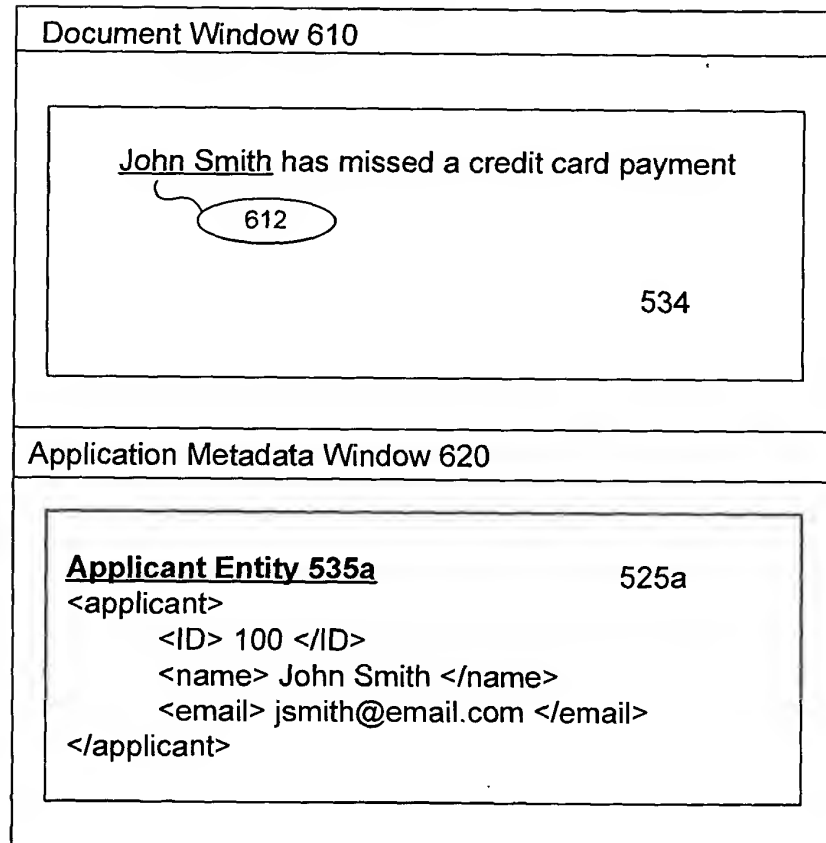
**Fig. 5**



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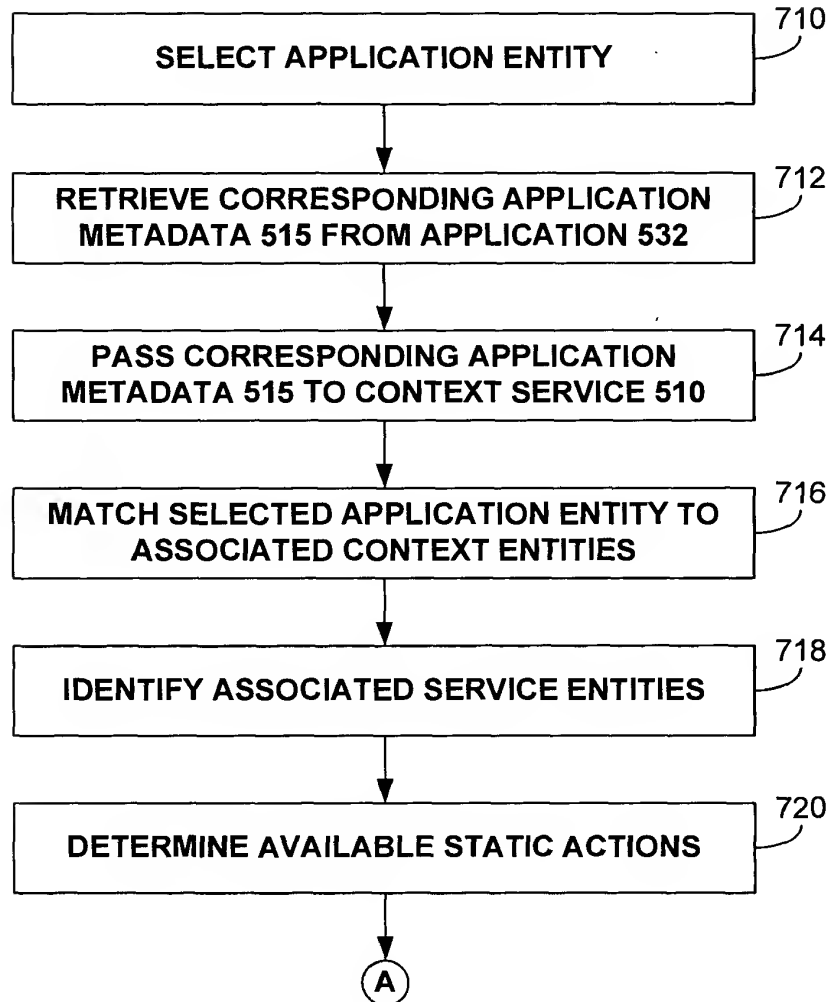
## Fig. 6

**605**



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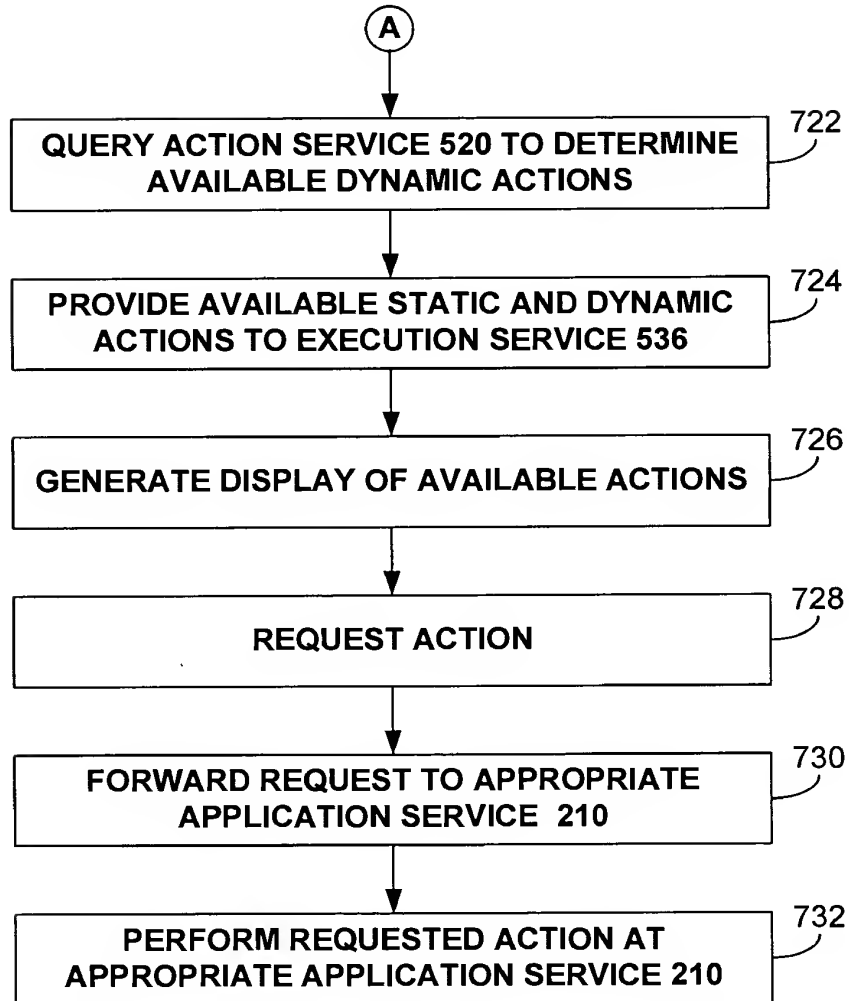
**Fig. 7a**





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**Fig. 7b**



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**Fig. 8**

**805**

